

1 CLAIMS

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3 We claim:

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5 1. A method in a transaction system for authorizing a commercial
6 transaction comprising:7 receiving transaction-related information, including an account
8 identifier of an account;9 accessing and verifying information associated with the account;
10 generating an approval signal upon satisfactory verification;11 contacting a communication device associated with the account;
12 requesting a transaction confirmation from the communication

13 device; and

14 authorizing the commercial transaction on receiving the approval
15 signal and the transaction confirmation.

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17 2. A method according to Claim 1, wherein contacting a communication
18 device includes contacting a communication device that is verification-data
19 protected for responding to a request for a transaction confirmation.

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21 3. A method according to Claim 2, wherein contacting a communication
22 device that is verification-data protected includes contacting a communication
23 device that is password-protected.

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25 4. A method according to Claim 2, wherein contacting a communication
26 device that is verification-data protected includes contacting a communication
27 device that is biometric-data protected.

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29 5. A method according to Claim 1, wherein requesting a transaction
30 confirmation from the communication device includes receiving a transaction
31 confirmation automatically generated by the communication device.

1 6. A method according to Claim 1, wherein contacting a communication
2 device includes contacting a communication device that supports a first
3 password therein and wherein requesting a transaction confirmation from the
4 communication device includes receiving a transaction confirmation
5 generated by the communication device only if a second password received
6 along with the transaction-related information is sent to the communication
7 device and is verified to match the first password.

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9 7. A method according to Claim 1, wherein contacting a communication
10 device includes contacting a communication device associated with the
11 account via a public communication network.

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13 8. A method according to Claim 1, wherein contacting a communication
14 device includes contacting a communication device by an authorization center
15 in the transaction system.

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17 9. A method according to Claim 8, wherein contacting a communication
18 device includes contacting a communication device by a card issuer of the
19 authorization center.

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21 10. A method according to Claim 1, wherein contacting a communication
22 device includes contacting a dedicated communication device issued by the
23 card issuer.

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25 11. A method according to Claim 1, wherein contacting a communication
26 device includes contacting one of a mobile phone and a two-way pager via a
27 public network.

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29 12. A transaction system comprising:
30 a POS device for receiving transaction-related information
31 including an account identifier of an account;

1 an authorization center for accessing and verifying information
2 associated with the account and for generating an approval signal upon
3 satisfactory verification; and

4 means for contacting a communication device associated with
5 the account and for requesting a transaction confirmation from the
6 communication device;

7 wherein the commercial transaction is authorized on receiving
8 the approval signal and the transaction confirmation.

9
10 13. A communication device suitable for use for confirming a commercial
11 transaction comprises:

12 means for establishing a connection initiated by a transaction
13 system;

14 means for receiving a request for a transaction confirmation; and

15 means for responding to the request by sending the transaction
16 confirmation.

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18 14. A communication device according to Claim 13, further including
19 means for requesting verification data from a user of the communication
20 device before responding to the request.

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22 15. A communication device according to Claim 13, further including
23 means for storing a predetermined first password.

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25 16. A communication device according to Claim 15, wherein the means for
26 receiving a request for a transaction confirmation includes means for receiving
27 a second password along with the request for a transaction confirmation and
28 wherein the means for responding to the request by sending the transaction
29 confirmation includes means for responding to the request only when the
30 second password is verified to match the first password.

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